

EXHIBIT A

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

ANDREW BEMPAH,

Plaintiff,

vs.

MIDLAND CREDIT MANAGEMENT, INC.,

Defendant(s).

Case No. 22-cv-00748

Hon. Rebecca R. Pallmeyer

Designated Magistrate Judge: Hon.
Jeffrey Cummings

DEFENDANT MIDLAND CREDIT MANAGEMENT, INC.'S
RULE 68 OFFER OF JUDGMENT

Pursuant to Rule 68 of the Federal Rules of Civil Procedure, Defendant Midland Credit Management, Inc. ("Midland") hereby offers to allow judgment to be entered against it and in favor of Plaintiff ANDREW BEMPAH ("BEMPAH") on all claims in BEMPAH's Complaint in the above-captioned action on the following terms:

1. Awarding damages in the amount of \$1,001.00 plus reasonable attorneys' fees, litigation expenses, and costs of suit incurred by Plaintiff BEMPAH.
2. This offer of judgment is made for the purposes specified in Rule 68 of the Federal Rules of Civil Procedure and is not to be construed as an admission of liability or wrongdoing on the part of Midland, or as an admission that BEMPAH has suffered any damages caused by the alleged wrongdoing of Midland.
3. This offer of judgment is intended to resolve all of BEMPAH's claims in the Complaint, including, without limitation, any and all claims for compensatory damages, actual damages, statutory

damages, attorneys' fees, litigation expenses and costs of suit. This offer of judgment shall not be filed with the Court unless a) accepted, or b) in a proceeding to determine the reasonableness hereof.

DATED: March 28, 2022

MIDLAND CREDIT MANAGEMENT, INC.

By: /s/Brian D. Nevel
One of its attorneys

Nicholas D. O'Conner (ARDC# 6302672)
noconner@lockelord.com
Brian D. Nevel (ARDC# 6309777)
brian.nevel@lockelord.com
LOCKE LORD LLP
111 South Wacker Drive
Chicago, Illinois 60606
Phone: 312-443-0700

CERTIFICATE OF SERVICE

I, Brian D. Nevel, an attorney, certify that, on March 28, 2022, I electronically served the foregoing upon:

Bryan Paul Thompson
Robert W. Harrer
Chicago Consumer Law Center, P.C.
33 N. Dearborn St., Suite 400
Chicago, IL 60602
bryan.thompson@cclc-law.com
rob.harrer@cclc-law.com
Attorneys for Plaintiff Bempah

/s/ Brian D. Nevel